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United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)				Volun	tary Petition
Name of Debtor (if individual, enter Last, First, Middle): Wilkes, Paul		Name of Joint De Forester-Wil	btor (Spouse) (Last, First, M kes, Jacqueline	iddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			used by the Joint Debtor in th maiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Compthan one, state all): xxx-xx-7132	olete EIN (if more	Last four digits of than one, state al	Soc. Sec. or Individual-Taxpa): xxx-xx-8033	ayer I.D. (ITIN)/Co	omplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 1449 N. Lotus Ave. Chicago, IL	ZIP CODE	Street Address of 1449 N. Lotu Chicago, IL	Joint Debtor (No. and Street s Ave.	c, City, and State):	ZIP CODE
	60651				60651
County of Residence or of the Principal Place of Business: Cook		County of Reside	nce or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of	of Joint Debtor (if different from	m street address):	:
	ZIP CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	reet address above):				
					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check	in 11 U.S.C. § Railroad Stockbroker Commodity Bro	e box.) siness eal Estate as defined 101(51B)	the Petiti Chapter 7 Chapter 9 Chapter 11	ion is Filed (Chapter 15 F of a Foreign Chapter 15 F	de Under Which (Check one box.) Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
this box and state type of entity below.)	Clearing Bank Other			Nature of Debts Check one box	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box Debtor is a tax- under title 26 of	mpt Entity , if applicable.) exempt organization if the United States nal Revenue Code).	Debts are primarily or debts, defined in 11 l § 101(8) as "incurred individual primarily for personal, family, or hold purpose."	J.S.C. I by an r a	Debts are primarily business debts.
Filing Fee (Check one box.) ✓ Full Filing Fee attached. ☐ Filing Fee to be paid in installments (applicable to individuals of signed application for the court's consideration certifying that if unable to pay fee except in installments. Rule 1006(b). See Comparison of the court of the court of the court of the court's consideration certifying that if the court of t	the debtor is Official Form 3A.	Debtor is not Check if: Debtor's aginsiders or a on 4/01/16	cx: Chapter 11 small business debtor as definit a small business debtor as gregate noncontigent liquidat ffiliates) are less than \$2,490 and every three years thereaf licable boxes:	ned by 11 U.S.C. defined in 11 U.S ed debts (excludir ,925 (amount sub	S.C. § 101(51D).
attach signed application for the court's consideration. See O	official Form 3B.	A plan is be	ing filed with this petition. s of the plan were solicited prince in accordance with 11 U.S.C	repetition from one	ne or more classes
Statistical/Administrative Information ☑ Debtor estimates that funds will be available for distribution to ☐ Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured co	and administrative exp	,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001- 10,000 25,0	01- 00 25,001- 50,000	50,001- Ove 100,000 100	r ,000	
Stimated Assets		000,001 \$100,000 to \$500 i		e than oillion	
Estimated Liabilities		000,001 \$100,000 100 million to \$500 i		e than oillion	

Case 15-31147 Doc 1 Filed 09/11/15 Entered 09/11/15 16:33:17 Desc Main Document Page 2 of 52

B1 (Official Form 1) (04/13) Page 2 **Paul Wilkes** Name of Debtor(s): **Voluntary Petition** Jacqueline Forester-Wilkes (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Mark R. Schottler 9/11/2015 Mark R. Schottler Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\sqrt{}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

B1 (Official Form 1) (04/13)

Page 3

Voluntary Petiti	ior	٦
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(This page must be completed and filed in every case)

Paul Wilkes Name of Debtor(s):

Jacqueline Forester-Wilkes

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Paul Wilkes

Paul Wilkes

X /s/ Jacqueline Forester-Wilkes Jacqueline Forester-Wilkes

Telephone Number (If not represented by attorney)

9/11/2015

Date

Signature of Attorney*

X /s/ Mark R. Schottler

Mark R. Schottler Bar No. 6238871

Schottler & Associates 7222 W. Cermak Suite 701 North Riverside, IL 60546

Phone No.(708) 442-5599 Fax No.(312) 284-4575

9/11/2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative) (Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Paul Wilkes Paul Wilkes
Date: 9/11/2015

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.			
	Jacqueline Forester-Wilkes		(if known)		
	Debtor(s)				

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Case No. In re: **Paul Wilkes Jacqueline Forester-Wilkes** (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Jacqueline Forester-Wilkes
Jacqueline Forester-Wilkes
Date:9/11/2015

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B6A (Official Form 6A) (12/07)

In re	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1449 N. Lotus, Chicago, IL 2 Flat	Fee Simple	С	\$165,333.00	\$235,793.36
Vacation Village Time Share	Fee Simple	С	\$3,000.00	\$4,000.00
Mayan Resorts Time Share	Fee Simple	С	\$3,000.00	\$3,000.00
Grand View at Las Vegas Time Share	Fee Simple	С	\$3,000.00	\$3,000.00
Vellas Vallarta Time Share	Fee Simple	С	\$2,000.00	\$0.00

Total: \$176,333.00

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B6B (Official Form 6B) (12/07)

In re	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		

SCHEDULE B - PERSONAL PROPERTY

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit		TCF Bank Checking	С	\$150.00
or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		TCF Bank Savings	С	\$2,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Ordinary furniture, appliances, electronics, etc.	С	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary clothing	С	\$850.00
7. Furs and jewelry.		Costume jewelry, watch	С	\$500.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		•

SCHEDULE B - PERSONAL PROPERTY

(if known)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 Tax Refund	С	\$3,500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Paul Wilkes
	Jacqueline Forester-Wilkes

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Toyota Camry	С	\$2,000.00
		2005 Chevrolet Equinox	С	\$5,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Paul Wilkes
	Jacqueline Forester-Wilkes

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		continuation sheets attached Total considerate attached. Report total also on Summary of Schedules.)	↓ al >	\$16,000.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re	Paul Wilkes
	Jacqueline Forester-Wilkes

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1449 N. Lotus, Chicago, IL 2 Flat	735 ILCS 5/12-901 & 902	\$0.00	\$165,333.00
TCF Bank Checking	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
TCF Bank Savings	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
Ordinary furniture, appliances, electronics, etc.	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
Ordinary clothing	735 ILCS 5/12-1001(a), (e)	\$850.00	\$850.00
Costume jewelry, watch	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
2014 Tax Refund	735 ILCS 5/12-1001(b)	\$3,350.00	\$3,500.00
1997 Toyota Camry	735 ILCS 5/12-1001(c)	\$2,000.00	\$2,000.00
2005 Chevrolet Equinox	735 ILCS 5/12-1001(c)	\$1,172.00	\$5,000.00
* Amount subject to adjustment on 4/01/16 and every thi commenced on or after the date of adjustment.	ree years thereafter with respect to cases	\$12,022.00	\$181,333.00

commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx2195 Berkley Vacation Resorts 2015 N. Ocean Blvd. #120 Fort Lauderdale, FL 33308		-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Vacation Village Time Share REMARKS:				\$4,000.00	\$1,000.00
ACCT #: xxx311G			VALUE: \$3,000.00 DATE INCURRED: NATURE OF LIEN:					
El Dorado Resorts Corp. 3015 N. Ocean Blvd. #121 Fort Lauderdale, FL 33308		-	Fee Simple COLLATERAL: Grand View at Las Vegas Time Share REMARKS:				\$3,000.00	
			VALUE: \$3,000.00					
ACCT #: Future Finance 15859 Ridgeland Ave. #D Oak Forest, IL 60452		-	DATE INCURRED: NATURE OF LIEN: Purchase Money Security Interest COLLATERAL: 2005 Chevrolet Equinox REMARKS:				\$3,828.00	
			VALUE: \$5,000.00					
ACCT #: xxxx8417			DATE INCURRED: NATURE OF LIEN:					
Seterus, Inc. PO BOX 2008 Grand Rapids, MI 49501-2008		-	Mortgage COLLATERAL: 1449 N. Lotus, Chicago, IL REMARKS:				\$235,793.36	\$70,460.36
			VALUE: \$165,333.00					
			Subtotal (Total of this F				\$246,621.36	\$71,460.36
			Total (Use only on last p	oag	e) >			1

______t___continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-31147 Doc 1

Jacqueline Forester-Wilkes

Document

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B6D (Official Form 6D) (12/07) - Cont. In re Paul Wilkes

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: SLS PO BOX 219 Atlanta, GA 30348	-	-	DATE INCURRED: NATURE OF LIEN: Second Mortgage COLLATERAL: 1449 N. Lotus, Chicago, IL REMARKS:				\$43,000.00	\$43,000.00
			VALUE: \$165,333.00					
ACCT #: xxx5380 Vacation Class SA DE CV PO Box 56369 Houston, TX 77256		-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Mayan Resorts Time Share REMARKS: VALUE: \$3,000.00				\$3,000.00	
Sheet no1 of1 continuati to Schedule of Creditors Holding Secured Claims		sheet	s attached Subtotal (Total of this F Total (Use only on last p	_			\$46,000.00 \$292,621.36	\$43,000.00 \$114,460.36

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, CODEBTOR DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: DATE INCURRED: 08/26/2015 CONSIDERATION: Schottler & Associates \$3,500.00 \$3,500.00 \$0.00 **Attorney Fees** 7222 W. Cermak REMARKS Suite 701 North Riverside, IL 60546 Sheet no. of _ 1 continuation sheets Subtotals (Totals of this page) > \$3,500.00 \$3,500.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims \$3,500.00 Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$3,500.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) In re **Paul Wilkes**

Paul Wilkes Jacqueline Forester-Wilkes

Case No.		
	(if known)	

SCHEDULE F - CRED			HOLDING UNSECURED NONPRIORIT cured claims to report on this Schedule F.	Y C	;L/	ΑIN	IS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx8209 Alliance One 4850 Street Road Suite 300 Trevose, PA 19053		J	DATE INCURRED: CONSIDERATION: Collecting for - Citibank, N.A REMARKS:				\$2,920.00
Representing: Alliance One			Zwicker & Associates, P.C. 7366 N. Lincoln Ave, Ste 404 Lincolnwood, IL 60712				Notice Only
ACCT #: xxxxxxxxxxxxx5641 Amazon.com PO Box 15153 Wilmington, DE 19886		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,649.00
ACCT #: xxxxxxxxxxxxx2044 American Express PO BOX 981535 EI Paso, TX 79998		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$632.80
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$8,903.00
Representing: American Express			Zwicker & Associates, P.C. 7366 N. Lincoln Ave, Ste 404 Lincolnwood, IL 60712				Notice Only
		•	Su	bto	tal:	>	\$14,104.80
			(Use only on last page of the completed Sci			l >	

____continuation sheets attached

13

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes

Jacqueline Forester-Wilkes

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISPI ITEN	מולם לו	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$3,294.00
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$67.00
ACCT #: Avenue Comenity Bank Bankruptcy Department PO BOX 182125 Columbus, OH 43218-2125		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$782.00
ACCT #: xxx0221 Barclays Bank Delaware 125 South West Street Wilmington, DE 19801		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,462.00
ACCT #: xxxxxxxxxxxx0292 BestBuy Retail Services PO BOX 17298 Baltimore, MD 21297-1298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$560.77
ACCT #: xxxx-xxxx-7024 BP Chase PO BOX 15298 Wilmington, DE 19850-5298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,019.48
Sheet no1 of13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	edu e, o	ota ile i n th	l > F.) ne		\$8,185.25

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-6258 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		_	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,148.00
ACCT #: xxxx-xxxx-6339 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$416.00
ACCT#: xxxx-xxxx-xxxx-3296 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$669.00
ACCT #: xxxx-xxxx-6141 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,914.00
ACCT#: xxxx-xxxx-2628 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,063.00
ACCT #: 1018 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$624.00
Sheet no. <u>2</u> of <u>13</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to Si (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedı le, o	otal ile l n th	l > F.) ne	.)

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT#: xxxx-xxxx-2334 Capital One Attn: Bankruptcy Department PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$708.00
ACCT #: xxxxxxxxxxxx Capital One Bank USA, N.A. PO BOX 30281 Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$29.00
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$85.00
ACCT#: xxxxxxxxxxxxx5407 Carsons Comenity Bank Bankrutpcy Department PO BOX 182125 Columbus, OH 43218-2125		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$691.00
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Charged off account REMARKS:					Notice Only
ACCT#: xxx9099 Central DuPage Hospital PO Box 4090 Carol Stream, IL 60197-4090		J	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$25.00
Sheet no. 3 of 13 continuation sl Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to S (Use only on last page of the completed Soport also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed le, o	ota ule on ti	ıl > F.)	\$1,538.00

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEUNENCO	UNITOUIDATED	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	DISPUTED	AMOUNT OF CLAIM
Representing: Central DuPage Hospital			Health Lab 25 North Winfield Road Winfield, IL 60190					Notice Only
ACCT #: xxxxxxxxxxxx Chase Card Services PO Box 659409 San Antonio, TX 78265		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$7,361.00
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,038.00
ACCT#: xxxxxxxxxxxxx Chase Card Services PO Box 659409 San Antonio, TX 78265		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,503.00
ACCT#: xxxxxxxxxxxxx Chase Card Services PO Box 659409 San Antonio, TX 78265		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$10,822.00
ACCT#: xxxxx1995 Chase Mortgage PO BOX 24696 Columbus, OH 43224		-	DATE INCURRED: CONSIDERATION: Home Equity Line of Credit REMARKS:					Notice Only
Sheet no 4 of 13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, c	ota ule on t	al : F. he)	\$21,724.00

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CELIBRIC	טייטוט	AMOUNT OF CLAIM
ACCT #: xxxxxxxA683 Chicago Health Medical Group 909 Hidden Ridge, Suite 300 Irving, TX 75038-3801		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$38.00
ACCT #: xxxxxxxA683 Chicago Health Medical Group 909 Hidden Ridge, Suite 300 Irving, TX 75038-3801		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$40.00
ACCT #: xxxxxxxA683 Chicago Health Medical Group 909 Hidden Ridge, Suite 300 Irving, TX 75038-3801		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$95.00
ACCT #: xxxxxxxA683 Chicago Health Medical Group 2960 Professional Drive Springfield, IL 62703-5910		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$69.69
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	_	-	DATE INCURRED: CONSIDERATION: Charge-off REMARKS:					\$22,922.00
Representing: Citi Cards			Client Services, Inc. 3451 Harry S. Truman Blvd. St. Charles, MO 63301					Notice Only
Sheet no5 of13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Si (Use only on last page of the completed Scort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedu le, o	ota ule n th	ıl > F.) he		\$23,164.69

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINCENT	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,920.00
ACCT #: xxxxxx3916 CMRE Financial SVCS Inc 3075 E Imperial HWY Ste 200 Brea, CA 92821		-	DATE INCURRED: CONSIDERATION: Collecting for - Chicago Market Labs, INC REMARKS:					\$75.00
ACCT #: xxxxxxxxxxxx Comenity Bank / Carsons Bankruptcy Department PO BOX 182125 Columbus, OH 43218-2125		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$617.00
ACCT #: xxxx-xxxx-9682 Credit One Bank PO Box 98873 Las Vegas, NV 89193		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,918.00
ACCT #: xxx0244 Dental Works DCP of Illinois (Irving Park) PO BOX 31583 Independence, OH 44131		_	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$373.00
ACCT #: xxxx-xxxx-4376 Discover PO BOX 15316 Wilmington, DE 19850-5316		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,678.00
Sheet no. <u>6</u> of <u>13</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if appl Statistical Summary of Certain Liabilities and	d Sched icable, d	Tot lule	al F	.)	\$8,581.00

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FIATOMETIACO	CONTINGENT	OINT COLONIED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$13,259.00
ACCT #: Eldorado Resorts Corps 3015 N. Ocean Blvd # 12 Fort Lauderdale, FL 33308		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:					\$1,624.00
ACCT #: xxxxxxxxxxxx0014 GC Service Limited Partnership Collection Agency Division 6330 Gulfton Houston, TX 77081		-	DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:					Notice Only
ACCT #: xxxxxxxxxxxx0014 GC Services Limited Partnership 6330 Gulfton Houston, TX 77081		J	DATE INCURRED: CONSIDERATION: Collecting for - Citibank, N.A REMARKS:					Notice Only
ACCT #: xxxxxx597-0 Genesis Clinical Laboratory PO BOX 830913 Birmingham, AL 35283-0913	_	J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$25.00
ACCT#: xxxxxx364-0 Genesis Clinical Laboratory 3231 S Euclid Avenue Berwyn, IL 60402-3467		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$7.52
Sheet no. 7 of 13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and F	Sched	Tota dule on t	al F	.)	\$14,915.52

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CELLICION CONTRACTOR C	טוטרטום	AMOUNT OF CLAIM
ACCT #: xxxxxx85-02 Genesis Clinical Laboratory 3231 S. Euclid Avenue Berwyn, IL 60402-3467		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$75.13
ACCT #: xxxxxxxxxxx GMAC Mortgage PO BOX 1330 Waterloo, IA 50704-1330			DATE INCURRED: CONSIDERATION: Mortgage REMARKS:					Notice Only
ACCT #: xxx xx8627 Illinois Laboratory Medicine Associates, PO BOX 5966 Carol Stream, IL 60197-5966		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$316.00
ACCT #: xxx x7067 Illinois Pathology Associates PO Box 5965 Carol Stream, IL 60197-5965		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$358.00
ACCT #: xxxx-xxxx-4912 Juniper Bank PO BOX 13337 Philadelphia, PA 19101-3337		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$874.35
ACCT #: xxxx-xxxx-4912 Juniper Master Card PO BOX 600517 City of Industry, CA 91716-0517		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,489.00
Sheet no. 8 of 13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	(Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	nedu le, o	ota ıle n th	ıl > F.) he)	\$4,112.48

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT #: xxx2454 Loyola Medicine Two Westbrook Corporate Center Suite 600 Westchester, IL 60154		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$35.00
ACCT #: M3 Financial Services PO BOX 7230 Westchester, IL 60154	-	-	DATE INCURRED: CONSIDERATION: Collecting for - MacNeal Physicians Group REMARKS:					\$70.00
ACCT #: xxxx5278 MacNeal Hospital 3249 S. Oak Park Ave. Berwyn, IL 60402 Attn: Billing/Collections	-	-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$1,800.85
ACCT #: xxxx8541 MacNeal Hospital 3249 S. Oak Park Ave. Berwyn, IL 60402 Attn: Billing/Collections	-	-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$576.55
ACCT #: xxxx2415 MacNeal Hospital 3249 S. Oak Park Ave. Berwyn, IL 60402 Attn: Billing/Collections	_	J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$123.94
ACCT#: xxxx7769 MacNeal Hospital PO Box 830913 Birmingham, AL 35283-0913		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$569.08
Sheet no. 9 of 13 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to Su (Use only on last page of the completed Sci oort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on ti	ıl > F.))	\$3,175.42

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	C L L C C C C C C C C C C C C C C C C C	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxxx4856 MacNeal Hospital PO BOX 830913 Birmingham, AL 35283-0913		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$772.81
ACCT #: xxxx3682 MacNeal Hospital PO BOX 830913 Birmingham, AL 35283-0913		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$66.60
ACCT #: xxxx6689 MacNeal Hospital PO BOX 830913 Birmingham, AL 35283-0913		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$251.10
ACCT #: xx0394 Metropolitan Advanced Rad. Srvc. 1362 Paysphere Circle Chicago, IL 60674-1362		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$292.00
Representing: Metropolitan Advanced Rad. Srvc.			Atg Credit PO Box 14895 Chicago, IL 60628					Notice Only
ACCT #: Nationwide 815 Commerce Dr., Suite 270 Oak Brook, IL 6523-8852		-	DATE INCURRED: CONSIDERATION: Collecting for - Cadence Health REMARKS:					\$25.00
Sheet no. 10 of 13 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to S (Use only on last page of the completed Scort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Related	hed le, o	ota ule n th	ıl > F.) he		\$1,407.51

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEUNITNOO	UNI IQUIDATED	מיליון ווייין מיליון ווייין מיליון ווייין מיליון מי	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx2608 Pay Pal PO Box 981064 EI Paso, TX 79998-1401		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,572.00
ACCT #: xxxxxxxxxxxxx0934 Sears Citicards PO BOX 6286 Sioux Falls, SD 57117-6286		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$242.00
ACCT #: Sears Mastercard PO Box 6282 Sioux Falls, SD 57117-6282		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$10,536.00
Representing: Sears Mastercard			United Resource Systems 17005 W. Colfax Lakewood, CO 80215					Notice Only
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,086.00
ACCT#: xxxx3320 SYNCB/BP PO BOX 965024 ORLANDO, FL 32896-5024		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,180.00
Sheet no. <u>11</u> of <u>13</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Si (Use only on last page of the completed Scoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relations	hed le, c	ota ule on t	al : F. he)	\$15,616.00

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		טוסאטום	AMOUNT OF CLAIM
ACCT#: xxxx8924 SYNCB/JC PENNEY PO BOX 965007 ORLANDO, FL 32896-5007		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,300.00
ACCT#: xxxx9243 SYNCB/Lowes PO BOX 965005 ORLANDO, FL 32896-5005		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,086.00
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$8,383.00
ACCT#: xxx xxxxxx2AAA UIC Pathology University of Illinois at Chicago 840 S. Wood St, Suite 130 Chicago, IL 60612		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$1,780.00
ACCT#: xxxxxxxxx2AAE UIC Pathology University of Illinois at Chicago 840 S. Wood St, Suite 130 Chicago, IL 60612		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$844.00
ACCT#: xxxxxxxxx7AAB UIC Pathology University of Illinois at Chicago 840 S. Wood St, Suite 130 Chicago, IL 60612		J	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$48.00
Sheet no. <u>12</u> of <u>13</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (ns	hed to Su (Use only on last page of the completed Scoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on th	ıl > F.) he		\$14,441.00

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B6F (Official Form 6F) (12/07) - Cont. In re Paul Wilkes **Jacqueline Forester-Wilkes**

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMINITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOO	INIIOIIIDATED	סואבומסוסאים אי	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxx2AAA UIC Pathology 2723 Solution Center Chicago, IL 60677-2007		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$935.00
ACCT #: xx9161 University of Illinois at Chicago 7720 Solution Center Chicago, IL 60677-7007		_	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$455.00
ACCT #: xxxxx6168 University of Illinois Reference Lab 7754 Solution Center Chicago, IL 60677-7007		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$55.86
Sheet no13 of13 continuation sh Schedule of Creditors Holding Unsecured Nonpriority			hed to	Subto	tal Tota			\$1,445.86 \$140,245.53
		(Rep	(Use only on last page of the completed sort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Ro	Sched able, c	ule on t	F.)	÷

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B6G (Official Form 6G) (12/07)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.		
	(if known)	•

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or un	nexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Darlene & Robert Martin 1449 N. Lotus Chicago, Illinios	Yearly Residential Lease Contract to be ASSUMED

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B6H (Official Form 6H) (12/07)

In re Paul Wilkes Jacqueline Forester-Wilkes

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.41-1-1-

Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				

Case 15	5-31147 Do		09/11/15 Entered 09/3	11/15 16:33:17 Desc Main
Fill in this inform	nation to identi	fy your case:		
Debtor 1	Paul First Name	Middle Name	Wilkes Last Name	Check if this is:
Debtor 2 (Spouse, if filing) United States Bankı Case number (if known)	Jacqueline First Name ruptcy Court for the	Middle Name : NORTHERN	Forester-Wilkes Last Name DISTRICT OF ILLINOIS	An amended filing A supplement showing post-petition chapter 13 income as of the following date:
Official Form B Schedule I: Yo				MM / DD / YYYY 12/13
responsible for supply include information al about your spouse. If your name and case r	ying correct inforr bout your spouse. more space is ne	nation. If you are If you are separ eded, attach a se Answer every o	e married and not filing jointly, ar rated and your spouse is not filin eparate sheet to this form. On the	or 1 and Debtor 2), both are equally nd your spouse is living with you, g with you, do not include information e top of any additional pages, write
Fill in your emploinformation. If you have more t job, attach a sepa with information al additional employed.	han one rate page Emploout	loyment status	Debtor 1 ☑ Employed ☐ Not employed	Debtor 2 or non-filing spouse ☑ Employed ☐ Not employed
Include part-time, or self-employed v	seasonal,	ipation loyer's name	Pkg. Mech. Avon Products	Front Desk DTS Reniassance Suites
Occupation may ir student or homem		oyor o mamo		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

25 years

10580

Zip Code

State

Chicago

3 years

City

60631

State Zip Code

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$940.74
3.	Estimate and list monthly overtime pay.	3. +	\$0.00	\$0.00
4.	Calculate gross income. Add line 2 + line 3.	4.	\$0.00	\$940.74

How long employed there?

Debtor 1 Paul

Page 35 of 52 Case number (if known)

First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here \$0.00 \$940.74 List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions \$53.32 5a. \$0.00 \$0.00 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans \$0.00 \$0.00 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$0.00 \$400.75 \$0.00 \$0.00 5f. Domestic support obligations 5f. 5g. \$0.00 \$0.00 5g. Union dues 5h. Other deductions. \$0.00 \$47.07 Specify: See continuation sheet 5h. + Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f +\$501.14 \$0.00 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$0.00 \$439.60 List all other income regularly received: 8a. Net income from rental property and from operating a \$975.00 \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a \$0.00 \$0.00 8c. dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation b8 \$0.00 \$0.00 8e. Social Security 8e. \$2,320.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: Long Term Disability / Daycare provider for Sister 8h. + \$417.00 \$1,200.00 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$3,712.00 \$1,200.00 Calculate monthly income. Add line 7 + line 9. \$3,712.00 \$1,639.60 \$5,351.60 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12 \$5,351.60 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? Debtor remains on long term disability and is unlikey to return to work at Avon. Yes. Explain:

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Debtor 1 Paul First Name Last Name Middle Name

5h.	Other Payroll Deductions (details)		For Debtor 1	For Debtor 2 or non-filing spouse
	Dental		\$0.00	\$9.06
	Vision		\$0.00	\$4.25
	Life		\$0.00	\$22.69
	Long Term Dis.		\$0.00	\$11.07
		Totals:	\$0.00	\$47.07

			Docur	nent F	Page 37 of 52				
F	ill in this inform	nation to identi	fy your case:			Che	ck if this	s is:	
	Debtor 1	Paul		Wilke	S			ended filing	
		First Name	Middle Name	Last Na	me	∣∺		lement showing	post-petition
	Debtor 2	Jacqueline		Fores	ter-Wilkes	_		r 13 expenses as	s of the
	(Spouse, if filing)	First Name	Middle Name	Last Na	me		followir	ng date:	
	United States Bankr	uptcy Court for the	: NORTHERN D	ISTRICT OF	ILLINOIS		MM / D	D / YYYY	
	Case number					$ \Box$	A sepa	rate filing for De	btor 2 because
	(if known)] —	Debtor	2 maintains a se	eparate household
Of	ficial Form B	6J							
Sc	hedule J: Yo	ur Expense	S						12/13
cor nar	rect information. If me and case number	f more space is ne er (if known). Ans	eeded, attach anoth wer every question	ner sheet to t	ing together, both an his form. On the top	_	-		
Р		be Your House	ehold						
1.	Is this a joint case	e?							
	No	ebtor 2 live in a s	eparate household le a separate Sched						
2.	Do you have depe	endents?	No						
	Do not list Debtor Debtor 2.	F	Yes. Fill out this ir for each depender		Dependent's relati		p to	Dependent's age	Does dependent live with you?
	Do not state the dependents' name	s.							Yes
3.	Do your expenses expenses of peop yourself and your	ole other than	✓ No ☐ Yes						Yes
Р	art 2: Estima	ate Your Ongoi	ing Monthly Exp	oenses					
to r	•	of a date after the		•	re using this form a supplemental Sche			•	
	lude expenses paid th assistance and h		-	-				Your expens	es
4.			enses for your resi any rent for the grou					4.	\$1,665.87
	If not included in	line 4:							
	4a. Real estate ta	axes						4a	
	4b. Property, hom	neowner's, or rente	r's insurance					4b.	
		nance, repair, and						4c.	\$250.00
	4d. Homeowner's							4d.	
	Ta. HOHEOWIE S	association of COL	iaoniniani auto					Tu.	

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Debtor 1 Paul

First Name

Middle Name

Last Name

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$325.00 6b. Water, sewer, garbage collection 6b \$150.00 6c. Telephone, cell phone, Internet, satellite, and 6c. \$223.00 cable services 6d. 6d. Other. Specify: Mobile Phone plan \$185.00 Food and housekeeping supplies 7. \$625.00 Childcare and children's education costs 8. Clothing, laundry, and dry cleaning 9. \$75.00 9. 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$300.00 **12. Transportation.** Include gas, maintenance, bus or train (See continuation sheet(s) for details) 12. \$450.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$25.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$24.00 15b. Health insurance 15b. Vehicle insurance \$125.00 15c. 15d. Other insurance. Specify: 15d. **16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 2005 Equinox 17a. \$319.00 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: 17c. 17d. Other. Specify: **SSI tax set aside** 17d. \$348.00 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20b. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e

Deh	otor 1	Case 15-31147	Doc 1	Filed 09/11/15 Document	Entered 09 Page 39 of 5	0/11/15 16:33:17 52 Case number (if know	
Den	illor i	First Name	Middle Name	Last Name		Case number (ii know	
21.	Othe	er. Specify:				21.	+
22.		r monthly expenses. A		ıgh 21.		22.	\$5,189.87
23.	Calc	ulate your monthly net	income.				
	23a.	Copy line 12 (your con	nbined monthly i	ncome) from Schedule	l.	23a.	\$5,351.60
	23b.	Copy your monthly exp	enses from line	22 above.		23b.	\$5,189.87
	23c.	Subtract your monthly The result is your mon		your monthly income.		23c.	\$161.73
24.	Do y	ou expect an increase	or decrease in	your expenses within f	he year after you	file this form?	
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?						
		No					
	V	Yes. Explain here: Joint debtor hatterm disability.	s reduced ho	ırs with her employલ	er due to care re	equirements of spous	e who is under long

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Debtor 1 Paul

First Name Middle Name Last Name

12. Transportation (details):

Transportation \$350.00 **Auto Repair** \$100.00

Total: \$450.00 Case 15-31147 Doc 1 Filed 09/11/15 Entered 09/11/15 16:33:17 Desc Main Document Page 41 of 52

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$176,333.00		
B - Personal Property	Yes	4	\$16,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$292,621.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		\$140,245.53	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$5,351.60
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$5,189.87
	TOTAL	33	\$192,333.00	\$436,366.89	

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B 6 Summary (Official Form 6 - Summary) (12/14)

ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$5,351.60
Average Expenses (from Schedule J, Line 22)	\$5,189.87
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$5,636.37

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$114,460.36
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$140,245.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$254,705.89

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In re Paul Wilkes

Jacqueline Forester-Wilkes

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	read the foregoing summary and schedules, consisting of	35
sheets, and that they are true and correct to the be	est of my knowledge, information, and belief.	
Date 9/11/2015	Signature /s/ Paul Wilkes	
	Paul Wilkes	
Date 9/11/2015	Signature _/s/ Jacqueline Forester-Wilkes	
	Jacqueline Forester-Wilkes	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		(if known)

		STATEMENT OF FINANCIAL AFFAIRS				
None	1. Income from employment or operation of business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT	SOURCE				
	\$28,310.69	Year to Date Employment - Joint Debtor				
		2014				
	\$78,700.00	2013				
	2. Income other than	from employment or operation of business				
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during t					
	AMOUNT	SOURCE				
	\$21,896.00	Year to Date Other Income - Debtor SSI and Long Term Disability				
	\$7,800.00	Year to Date Gross Rent - approx.				

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- * Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or

Continuation Sheet No. 1

	4.	Suits and administrative proceedings, executions, garnishments and attachments
None	a.	List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this

not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

American Express Centruian Contract Collection Cook County Circuit
Bank v. Wilkes Court
15 M1 118252

American Express Bank v. Contract Collection Co

Contract Collection Cook County Circuit Pending

Pending

Court

Wilkes

15 M1 118249

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None 🗹

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Schottler & Associates 7222 W. Cermak Suite 701 North Riverside, IL 60546 DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR

08/26/2015

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

\$500.00

10. Other transfers

None

✓

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ✓

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Paul Wilkes	Case No.	
	Jacqueline Forester-Wilkes	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16.	Spouses	and	Former	Spouses
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None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Doc 1 Filed 09/11/15 Entered 09/11/15 16:33:17 Desc Main Case 15-31147

B7 (Official Form 7) (04/13)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Paul Wilkes Case No. **Jacqueline Forester-Wilkes** (if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]				
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 9/11/2015	Signature	/s/ Paul Wilkes		
	of Debtor	Paul Wilkes		
Date 9/11/2015	Signature	/s/ Jacqueline Forester-Wilkes		
	of Joint Debtor	Jacqueline Forester-Wilkes		
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Paul Wilkes
Jacqueline Forester-Wilkes

Case No.	
Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Paul Wilkes	X /s/ Paul Wilkes	9/11/2015
Jacqueline Forester-Wilkes	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Jacqueline Forester-Wilkes	9/11/2015
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Complian	ce with § 342(b) of the Bankruptcy Code	
I, Mark R. Schottler , co	unsel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Mark R. Schottler		
Mark R. Schottler, Attorney for Debtor(s)		
Bar No.: 6238871		
Schottler & Associates		
7222 W. Cermak Suite 701		
North Riverside, IL 60546		
Phone: (708) 442-5599		
Fax: (312) 284-4575		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 15-31147

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Paul Wilkes CASE NO

Jacqueline Forester-Wilkes

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

KNOWI	eage.		
Date ₋	9/11/2015	Signature ₋	/s/ Paul Wilkes Paul Wilkes
Data	9/11/2015	Signature	/s/ Jacqueline Forester-Wilkes

Jacqueline Forester-Wilkes